

<i>SERFF Tracking Number:</i>	<i>UNTD-127043511</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>United of Omaha Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>48113</i>
<i>Company Tracking Number:</i>	<i>FORM 678-GAQR-11</i>		
<i>TOI:</i>	<i>A03G Group Annuities - Deferred Variable</i>	<i>Sub-TOI:</i>	<i>A03G.002 Flexible Premium</i>
<i>Product Name:</i>	<i>Administrative Fee Credit Account Rider</i>		
<i>Project Name/Number:</i>	<i>AFCA Rider/Form 678-GAQR-11</i>		

Filing at a Glance

Company: United of Omaha Life Insurance Company

Product Name: Administrative Fee Credit SERFF Tr Num: UNTD-127043511 State: Arkansas

Account Rider

TOI: A03G Group Annuities - Deferred Variable SERFF Status: Closed-Approved-
Closed State Tr Num: 48113

Sub-TOI: A03G.002 Flexible Premium

Co Tr Num: FORM 678-GAQR-11

State Status: Approved-Closed

Filing Type: Form

Reviewer(s): Linda Bird

Authors: Phyllis Gunter, Jake

Disposition Date: 03/02/2011

Curtiss, Lisa Lehan, Amy

Lawrenson, Shannon Taylor, Mick

Messbarger, Jeremy Christensen

Date Submitted: 02/25/2011

Disposition Status: Approved-
Closed

Implementation Date Requested:

Implementation Date:

State Filing Description:

General Information

Project Name: AFCA Rider

Project Number: Form 678-GAQR-11

Requested Filing Mode:

Status of Filing in Domicile: Authorized

Date Approved in Domicile: 01/27/2011

Domicile Status Comments: Approved January
27, 2011

Explanation for Combination/Other:

Market Type: Group

Submission Type: New Submission

Group Market Size: Small and Large

Group Market Type: Employer

Overall Rate Impact:

Filing Status Changed: 03/02/2011

State Status Changed: 03/02/2011

Deemer Date:

Created By: Jake Curtiss

Submitted By: Jake Curtiss

Corresponding Filing Tracking Number:

Filing Description:

February 22, 2011

NAIC ID No. 261-69868

NE ID No. 76860

<i>SERFF Tracking Number:</i>	<i>UNTD-127043511</i>	<i>State:</i>	<i>Arkansas</i>
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Arkansas Department of Insurance

RE: Form 678-GAQR-11 – Administrative Fee Crediting Account Rider

Dear Filing Analyst:

Enclosed and submitted for approval is United of Omaha Life Insurance Company's ("United") Form 678-GAQR-11, an Administrative Fee Credit Account Rider ("Rider") which we are filing pursuant to a specific customer request. This Rider is designed to be used with United's existing nonparticipating unallocated group annuity contracts, Form 901-GAQC-07, filed and approved by your department on 9/06/2007 and Form 902-GAQC-09, filed and approved by your department on 12/21/2009.

Form 678-GAQR-11 will amend Form 901-GAQC-07 and Form 902-GAQC-09 by adding Section 5.06 Administrative Fee Credit Account ("AFCA") at the request of a contractholder wishing to establish an AFCA. This Rider will allow United to credit a portion of the fees it receives to an AFCA which can then be used to pay plan expenses with any excess credited to participant accounts following the end of each calendar year quarter.

Optional provisions are indicated by [brackets] while variable material is indicated by highlighting. Variable material is comprised of contract specific information such as effective date, issue date and contract number where we have used John Doe information to complete the fields. Where asset amounts and fee percentages are involved, a range is indicated. The language used is designed to allow for combining different options for crediting the administrative fees to accomplish the contractholder's intentions.

This form is in final printed form and may be subject to change regarding paper stock, print style (not font size) and corporate logo. This form is new and does not contain any provisions which we know to be controversial by industry or company standards.

Thank you for considering this filing for approval. In order to expedite your review process, if you have any questions regarding this filing, please contact me by telephone at 1-800-356-3436, extension 4193 or via email at jake.curtiss@mutualofomaha.com. I can also be reached via fax at 1-402-997-1901.

Sincerely,

Jake Curtiss
Compliance Consultant
Retirement Plans Division

SERFF Tracking Number: UNTD-127043511 State: Arkansas
Filing Company: United of Omaha Life Insurance Company State Tracking Number: 48113
Company Tracking Number: FORM 678-GAQR-11
TOI: A03G Group Annuities - Deferred Variable Sub-TOI: A03G.002 Flexible Premium
Product Name: Administrative Fee Credit Account Rider
Project Name/Number: AFCA Rider/Form 678-GAQR-11

United of Omaha Insurance Company
Mutual of Omaha Plaza
Omaha, Nebraska 68175

Company and Contact

Filing Contact Information

Jake Curtiss, Compliance Consultant jake.curtiss@mutualofomaha.com
Mutual of Omaha 402-351-4193 [Phone]
Mutual of Omaha Plaza 402-997-1901 [FAX]
Omaha, NE 68175-0001

Filing Company Information

United of Omaha Life Insurance Company CoCode: 69868 State of Domicile: Nebraska
10 - Retirement Plans Division Group Code: 261 Company Type: Life Insurance
Mutual of Omaha Plaza Group Name: State ID Number:
Omaha, NE 68175 FEIN Number: 47-0322111
(402) 351-6926 ext. [Phone]

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation: one rider = \$50.00
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
United of Omaha Life Insurance Company	\$50.00	02/25/2011	45072101

<i>SERFF Tracking Number:</i>	<i>UNTD-127043511</i>	<i>State:</i>	<i>Arkansas</i>
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<i>TOI:</i>	<i>A03G Group Annuities - Deferred Variable</i>	<i>Sub-TOI:</i>	<i>A03G.002 Flexible Premium</i>
<i>Product Name:</i>	<i>Administrative Fee Credit Account Rider</i>		
<i>Project Name/Number:</i>	<i>AFCA Rider/Form 678-GAQR-11</i>		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	03/02/2011	03/02/2011

<i>SERFF Tracking Number:</i>	<i>UNTD-127043511</i>	<i>State:</i>	<i>Arkansas</i>
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<i>TOI:</i>	<i>A03G Group Annuities - Deferred Variable</i>	<i>Sub-TOI:</i>	<i>A03G.002 Flexible Premium</i>
<i>Product Name:</i>	<i>Administrative Fee Credit Account Rider</i>		
<i>Project Name/Number:</i>	<i>AFCA Rider/Form 678-GAQR-11</i>		

Disposition

Disposition Date: 03/02/2011

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

<i>SERFF Tracking Number:</i>	<i>UNTD-127043511</i>	<i>State:</i>	<i>Arkansas</i>
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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Statement of Variability		Yes
Form	AFCA Rider		Yes

SERFF Tracking Number: UNTD-127043511 State: Arkansas

Filing Company: United of Omaha Life Insurance Company State Tracking Number: 48113

Company Tracking Number: FORM 678-GAQR-11

TOI: A03G Group Annuities - Deferred Variable Sub-TOI: A03G.002 Flexible Premium

Product Name: Administrative Fee Credit Account Rider

Project Name/Number: AFCA Rider/Form 678-GAQR-11

Form Schedule

Lead Form Number: Form 678-GAQR-11

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	Form 678-GAQR-11	Policy/Cont AFCA Rider ract/Fratern al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		0.000	Form 678-GAQR-11.pdf

ADMINISTRATIVE FEE CREDIT ACCOUNT RIDER [NO. 1]

This Rider, effective **January 1, 2011**, is made a part of Group Variable Annuity Contract **SAVE-XXXXX** and is subject to all provisions of such Contract not in conflict with the provisions of this Rider.

The Contract to which this Rider is attached is hereby amended to add Section **5.06** to the Contract as follows:

5.06. Administrative Fee Credit Account

Each month United will credit a portion of the fee it receives under the Contract for the benefit of the Plan to an account under the Plan, called the Administrative Fee Credit Account ("AFCA"), for investment in the Contract.

[Effective **January 1, 2011**, the monthly credit will equal **[\$50,000]** **[0.25%** of the Contract Fund for the prior month as accrued on a daily basis] **[\$50,000 plus 0.25%** of the Contract Fund for the prior month as accrued on a daily basis].]

[On and after **January 1, 2011**, the monthly credit will equal **[\$50,000]** **[0.25%** of the Contract Fund for the prior month as accrued on a daily basis] **[\$50,000 plus 0.25%** of the Contract Fund for the prior month as accrued on a daily basis].]

[Beginning the first month after the Contract Fund equals **\$1,000,000,000**, the monthly credit will equal **[\$50,000]** **[0.25%** of the Contract Fund for the prior month as accrued on a daily basis] **[\$50,000 plus 0.25%** of the Contract Fund for the prior month as accrued on a daily basis].]

As of the first business day of each **December** following contract issuance, United will review the Contract Fund balance for the purpose of determining the appropriate monthly credit to the AFCA. The monthly credit may be adjusted by United effective as soon as administratively feasible after **December 31**. The adjusted monthly credit will be determined according to the following schedule:

Contract Fund balance	Monthly AFCA credit
\$1,000,000,000.00	[\$50,000] [0.25%] [\$50,000 plus 0.25%]

Fees credited to the AFCA may be directed by the Contractholder to a Maturity Account or any of the Subaccounts and shall be governed by the terms of the Contract that otherwise apply to a Maturity Account or the Subaccounts. If the Contractholder does not provide proper investment directions for the AFCA, the funds in the AFCA will be directed to a Maturity Account.



**UNITED OF OMAHA LIFE
INSURANCE COMPANY**

A MUTUAL of OMAHA COMPANY

UNITED OF OMAHA LIFE INSURANCE COMPANY

A handwritten signature in black ink, appearing to read "Michael Huss".

Corporate Secretary

January 1, 2011

Date

* Call **1-800-679-6019** to present inquiries, obtain information about coverage and resolve complaints.

[Countersigned this __ day of _____, _____:]

(Contractholder)

By _____
(Name)

(Title)]

SERFF Tracking Number:	UNTD-127043511	State:	Arkansas
Filing Company:	United of Omaha Life Insurance Company	State Tracking Number:	48113
Company Tracking Number:	FORM 678-GAQR-11		
TOI:	A03G Group Annuities - Deferred Variable	Sub-TOI:	A03G.002 Flexible Premium
Product Name:	Administrative Fee Credit Account Rider		
Project Name/Number:	AFCA Rider/Form 678-GAQR-11		

Supporting Document Schedules

	Item Status:	Status
		Date:
Satisfied - Item:	Statement of Variability	
Comments:		
Attachments:		
Annotated Form 678-GAQR-11.pdf		
SOV 678-GAQR-11.pdf		

ADMINISTRATIVE FEE CREDIT ACCOUNT RIDER ¹[NO. ²1]

This Rider, effective ³January 1, 2011, is made a part of Group Variable Annuity Contract ⁴SAVE-XXXXX and is subject to all provisions of such Contract not in conflict with the provisions of this Rider.

The Contract to which this Rider is attached is hereby amended to add Section ⁵5.06 to the Contract as follows:

⁵5.06. Administrative Fee Credit Account

Each month United will credit a portion of the fee it receives under the Contract for the benefit of the Plan to an account under the Plan, called the Administrative Fee Credit Account ("AFCA"), for investment in the Contract.

One of the following three options will be used in final issued Rider

Option 1 ⁶[Effective ⁷January 1, 2011, the monthly credit will equal ⁸[\$⁹50,000] ¹⁰[¹¹0.25% of the Contract Fund for the prior month as accrued on a daily basis] ¹²[\$¹³50,000 plus ¹⁴0.25% of the Contract Fund for the prior month as accrued on a daily basis].]

Option 2 ¹⁵[On and after ¹⁶January 1, 2011, the monthly credit will equal ⁸[\$⁹50,000] ¹⁰[¹¹0.25% of the Contract Fund for the prior month as accrued on a daily basis] ¹²[\$¹³50,000 plus ¹⁴0.25% of the Contract Fund for the prior month as accrued on a daily basis].]

Option 3 ¹⁷[Beginning the first month after the Contract Fund equals ¹⁸\$1,000,000,000, the monthly credit will equal ⁸[\$⁹50,000] ¹⁰[¹¹0.25% of the Contract Fund for the prior month as accrued on a daily basis] ¹²[\$¹³50,000 plus ¹⁴0.25% of the Contract Fund for the prior month as accrued on a daily basis].]

As of the first business day of each ¹⁹December following contract issuance, United will review the Contract Fund balance for the purpose of determining the appropriate monthly credit to the AFCA. The monthly credit may be adjusted by United effective as soon as administratively feasible after ²⁰December 31. The adjusted monthly credit will be determined according to the following schedule:

Contract Fund balance	Monthly AFCA credit
²¹ \$1,000,000,000.00	One of the following three options will be used in final issued Rider Option 1 ²² [\$ ²³ 50,000] Option 2 ²⁴ [²⁵ 0.25%] Option 3 ²⁶ [\$ ²⁷ 50,000 plus ²⁸ 0.25%]

Fees credited to the AFCA may be directed by the Contractholder to a Maturity Account or any of the Subaccounts and shall be governed by the terms of the Contract that otherwise apply to a Maturity Account or the Subaccounts. If the Contractholder does not provide proper investment directions for the AFCA, the funds in the AFCA will be directed to a Maturity Account.



**UNITED OF OMAHA LIFE
INSURANCE COMPANY**

A MUTUAL of OMAHA COMPANY

UNITED OF OMAHA LIFE INSURANCE COMPANY

Corporate Secretary

²⁹January 1, 2011

Date

* Call ³⁰1-800-679-6019 to present inquiries, obtain information about coverage and resolve complaints.

³¹[Countersigned this _ day of _____, _____:]

(Contractholder)

By_____

(Name)

(Title)]

UNITED of OMAHA LIFE INSURANCE COMPANY

Mutual of Omaha Plaza, Omaha, NE 68175

a stock company

STATEMENT OF VARIABILITY Administrative Fee Credit Account Rider Form 678-GAQR-11

Annotation	Page	Explanation
¹ [No. ² 1]	1	Optional. Will be used when Contractholder and United make updates to necessitate a subsequent Administrative Fee Credit Account Rider be issued.
² 1	1	Administrative Fee Credit Account Rider Number is variable to allow updating of Rider number as updates and fees associated with specific Contracts require updating.
³ December 1, 2010	1	Effective Date of Rider filed as John Doe value based on specifications from Contractholder for the name of the Contractholder.
⁴ SAVE-XXXXX	1	Variable to allow assigning of a unique Contract Number for specific Contractholder based on type of form being updated.
⁵ 5.06	1	Section number filed as variable to allow updating to match specific provisions in issued Contract based on specification received from Contractholder.
Option 1 ⁶ [Effective ⁷ January 1, 2011, the monthly credit will equal ⁸ [\$ ⁹ 50,000] ¹⁰ [¹¹ 0.25% of the Contract Fund for the prior month as accrued on a daily basis] ¹² [\$ ¹³ 50,000 plus ¹⁴ 0.25% of the Contract Fund for the prior month as accrued on a daily basis].]	1	Optional. One of the three provisions (6, 15, or 17) will be used in the final Rider depending on specifications received from Contractholder.
⁷ January 1, 2011	1	Dates filed as variable to allow updating to match specific provisions based on specification received from Contractholder.
⁸ [\$ ⁹ 50,000]	1	Optional. One of the three provisions (8, 10, or 12) will be used in the final Rider depending on specifications received from Contractholder.
⁹ 50,000	1	Variable to allow for flexibility in the Administrative Fee credited to the Contractholder. Amount will be based on Contractholder negotiations. Range \$0-\$50,000
¹⁰ [¹¹ 0.25% of the Contract Fund for the prior month as accrued on a daily basis]	1	Optional. One of the three provisions (8, 10, or 12) will be used in the final Rider depending on specifications received from Contractholder.
¹¹ 0.25%	1	Variable to allow for flexibility in the Administrative Fee credited to the Contractholder. Percentage will be based on Contractholder negotiations. Range: 0 – 2.50%.

Annotation	Page	Explanation
¹² [\$ ¹³ 50,000 plus ¹⁴ 0.25% of the Contract Fund for the prior month as accrued on a daily basis]	1	Optional. One of the three provisions (8, 10, or 12) will be used in the final Rider depending on specifications received from Contractholder.
¹³ 50,000	1	Variable to allow for flexibility in the Administrative Fee credited to the Contractholder. Amount will be based on Contractholder negotiations. Range \$0-\$50,000
¹⁴ 0.25	1	Variable to allow for flexibility in the Administrative Fee credited to the Contractholder. Percentage will be based on Contractholder negotiations. Range: 0 – 2.50%.
Option 2 ¹⁵ [On and after ¹⁶ January 1, 2011, the monthly credit will equal ⁸ [\$ ⁹ 50,000] ¹⁰ [¹¹ 0.25% of the Contract Fund for the prior month as accrued on a daily basis] ¹² [\$ ¹³ 50,000 plus ¹⁴ 0.25% of the Contract Fund for the prior month as accrued on a daily basis].]	1	Optional. One of the three provisions (6, 15, or 17) will be used in the final Rider depending on specifications received from Contractholder.
¹⁶ January 1, 2011	1	Dates filed as variable to allow updating to match specific provisions based on specification received from Contractholder.
Option 3 ¹⁷ [Beginning the first month after the Contract Fund equals ¹⁸ \$1,000,000,000, the monthly credit will equal ⁸ [\$ ⁹ 50,000] ¹⁰ [¹¹ 0.25% of the Contract Fund for the prior month as accrued on a daily basis] ¹² [\$ ¹³ 50,000 plus ¹⁴ 0.25% of the Contract Fund for the prior month as accrued on a daily basis].]	1	Optional. One of the three provisions (6, 15, or 17) will be used in the final Rider depending on specifications received from Contractholder.
¹⁸ \$1,000,000,000	1	Variable to allow for flexibility in setting the dollar amount in the Contract Fund that would trigger the crediting of the Administrative Fee to the Contractholder. Amount will be based on Contractholder negotiations. Range: \$0 to \$1,000,000,000.00
¹⁹ December	1	Variable to allow for flexibility in determining the month when the total of all Contract Fund balances will be determined for purposes of determining the appropriate administrative fee account crediting percentage. Range: January – December.
²⁰ December 31	1	Dates filed as variable to allow updating to match specific provisions based on specification received from

Annotation	Page	Explanation
		Contractholder.
²¹ \$0 to All Assets	1	Variable to allow for flexibility in setting the dollar amount in the Contract Fund that would trigger the crediting of the Administrative Fee to the Contractholder. Amount will be based on Contractholder negotiations. Range: \$0 to \$1,000,000,000.00
Option 1 ²² [\$ ²³ 50,000]	1	Optional. One of the three provisions (22, 24, or 26) will be used in the final Rider depending on specifications received from Contractholder.
²³ 50,000	1	Variable to allow for flexibility in the Administrative Fee credited to the Contractholder. Amount will be based on Contractholder negotiations. Range \$0-\$50,000
Option 2 ²⁴ [²⁵ 0.01 to 0.25%]	1	Optional. One of the three provisions (22, 24, or 26) will be used in the final Rider depending on specifications received from Contractholder.
²⁵ 0.01 to 0.25	1	Variable to allow for flexibility in the Administrative Fee credited to the Contractholder. Percentage will be based on Contractholder negotiations. Range: 0 – 2.50%.
Option 3 ²⁶ [\$ ²⁷ 50,000 plus ²⁸ 0.25%]	1	Optional. One of the three provisions (22, 24, or 26) will be used in the final Rider depending on specifications received from Contractholder.
²⁷ 50,000	1	Variable to allow for flexibility in the Administrative Fee credited to the Contractholder. Amount will be based on Contractholder negotiations. Range \$0-\$50,000
²⁸ 0.01 to 0.25	1	Variable to allow for flexibility in the Administrative Fee credited to the Contractholder. Percentage will be based on Contractholder negotiations. Range: 0 – 2.50%.
²⁹ January 1, 2011	1	Variable to be updated with the date the Rider is mailed to the Contractholder.
³⁰ 1-800-679-6019	1	Variable to allow updating of the Toll Free number used to Contract the Retirement Plans Division at Mutual of Omaha
³¹ [Countersigned this ____ day of _____, _____: _____ (Contractholder) By _____ (Name) _____ (Title)]	2	Optional. Will only be included when the administrative fee schedule is revised and a new administrative fee schedule must be provided.

Annotation	Page	Explanation